



SANLAM LEGACY PLAN

underwritten by



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Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit

Protecting your legacy starts with your will.

More than 70% of South Africans die without a valid will in place* and 90% don't plan for the unexpected cost of dying. We know that life gets busy. Still, your will is one of the most important documents you will ever sign, and all we need is an hour of your time.

1

Consultation

One of our expert Will Consultants will meet with you, either at work or at home, during or after office hours, to discuss your will and estate planning needs. We will send your draft will within 48 hours for signing and arrange for its collection and safekeeping.

2

Calculation

Our Consultant will use the approximate value of your assets and debts to make you aware of fees such as executor, conveyancing and testamentary trust fees applicable to your estate when you die.

3

Indemnification

Our unique solution indemnifies these fees, resulting in far fewer delays with deceased estates.

Why do I need the Sanlam Legacy Plan?

When you die, your estate will incur fees and your family could end up having limited access to funds. The Sanlam Legacy Plan is an effective planning tool that covers the deceased estate's fees and protects your surviving family from unforeseen financial stresses.



Affordable premiums for any age with tailored benefits.



No maximum age, cover for life.



Cash benefits to plug gaps that other policies can't.

*Source: Master of the High Court Survey, 2022

A full suite of services, all under one roof.

Your will

- ① Free of charge with unlimited amendments.
- ① Access to a specialist Consultant.
- ① Free collection and safekeeping.

Your beneficiaries

- ① Create a trust for your children and spouse.
- ① Care for your loved ones with disabilities.
- ① A personal Estate Consultant by their side.

Your estate

- ① Up to 100% cover for fees and other costs.
- ① Administered by in-house professionals.
- ① Integration of estate teams accelerates the administration process.

The Sanlam Legacy Plan integrates our services and insurance offerings, giving you peace of mind when it comes to covering the cost of dying.

Cover included in your plan:

Immediate Liquidity™

An amount paid to your beneficiary within 48 hours of the claim being approved to cover immediate costs such as funeral expenses, travel arrangements and groceries.

Estate Overheads Protector™

An amount paid to your estate for the executor to cover expenses such as Master's fees, and correspondence fees. You can also get extended cover for monthly expenses such as electricity, medical aid, school fees and more, for up to 6 months.

Estate Gap Cover™

An amount paid to the last surviving spouse's estate to cover increased costs like inheritance taxes, should both spouses pass away.

- The Sanlam Legacy CorePlan is a will-only offering that covers 25% of your fees at death, at no cost. This is not a financial services product.
- The value of these benefits (Immediate Liquidity™, Estate Overheads Protector™ & Estate Gap Cover™) are plan dependent. These benefits are not available for the Sanlam Legacy CorePlan or Sanlam Legacy FeePlan.



The Sanlam Legacy Plan in action.

Example: 31-year-old female

Estate assets, incl. properties

R5 million



Estate & executor fees

R201K



Properties to transfer

R2 million



Property & conveyancing fees

R32K



Value of the trust

R3 million



Trust & trustee fees

R608K



Total estate fees

R841K

100% covered by the plan's MIB™



Maximum Indemnity Benefit™

R1 million

Gold plan

For only

R183^{pm}*

Includes

Immediate Liquidity™

R107K

- * Cover for a 31-year-old, non-smoking female with a young child.
- This quote is for illustrative purposes only.

Terms and conditions:

- A consultation and a calculator analysis need to be completed with a registered representative for the appropriate plan recommendations to be made.
- A capitalisation benefit (opt-out cash benefit) can be requested to be paid as a cash lump sum that, should a claim be deemed valid, is payable in place of the Maximum Indemnity Benefit™.





Cover yourself
against the
**unexpected
cost of dying.**



underwritten by



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The Sanlam Legacy Plan is underwritten by Guardrisk Life Ltd, a licensed life insurer. It is administered by Capital Legacy Solutions (Pty) Ltd, an authorised financial services provider. Quill Consulting Services (Pty) Ltd and Sanlam Trust (Pty) Ltd are authorised financial services providers forming part of the Capital Legacy Group. "Sanlam" is a registered trademark of the Sanlam Group and is licensed to Sanlam Trust (Pty) Ltd.